

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor : Christopher WARNOCK

Serial No. : 09/498,944

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Examiner : Nancy T. LE

Title : METHOD AND APPARATUS FOR IMPROVED INFORMATION TRANSACTIONS

Attorney Docket No. : EBRY0001

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Mail Stop: AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE AFTER FINAL

Examiner Le:

This is in response to the Final Office Action, dated September 10, 2007, for the above-identified patent application. **Remarks** begin on Page 2. **Replacement Claims** begin on Page 4.

Applicant does not believe that filing of this response will incur additional fees. However, the Commissioner is authorized to charge any fees due to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862.